

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: MICHELE PETRONE

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Case No. 12-bk-17178

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/30/2012.
- 2) The plan was confirmed on 11/21/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/29/2013.
- 5) The case was completed on 10/26/2017.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,590.76.
- 10) Amount of unsecured claims discharged without full payment: \$487,188.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 65,315.50	
Less amount refunded to debtor(s)	\$ 24.05	
<b>NET RECEIPTS</b>		<b>\$ 65,291.45</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,586.70	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,586.70</b>
Attorney fees paid and disclosed by debtor(s):	\$ 2,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JEANNE MARIE CELLA	Lgl	0.00	NA	NA	0.00	0.00
CERASTES LLC	Uns	0.00	3,162.49	3,162.49	3,162.49	0.00
PREMIER BANKCARD, LLC.	Uns	0.00	1,571.98	1,571.98	1,571.98	0.00
FIA CARD SERVICES N.A.	Uns	0.00	8,275.42	8,275.42	8,275.42	0.00
QUANTUM3 GROUP	Uns	0.00	1,244.55	1,244.55	1,244.55	0.00
QUANTUM3 GROUP	Uns	0.00	2,497.12	2,497.12	2,497.12	0.00
QUANTUM3 GROUP	Uns	0.00	483.24	483.24	483.24	0.00
QUANTUM3 GROUP	Uns	1,199.00	1,199.67	1,199.67	1,199.67	0.00
QUANTUM3 GROUP	Uns	296.00	337.96	337.96	337.96	0.00
QUANTUM3 GROUP	Uns	581.00	656.28	656.28	656.28	0.00
QUANTUM3 GROUP	Uns	0.00	635.05	635.05	635.05	0.00
QUANTUM3 GROUP	Uns	0.00	256.03	256.03	256.03	0.00
QUANTUM3 GROUP	Uns	0.00	2,264.72	2,264.72	2,264.72	0.00
PYOD	Uns	0.00	1,740.33	1,740.33	1,740.33	0.00
PYOD	Uns	0.00	6,764.77	6,764.77	6,764.77	0.00
ECMC	Uns	0.00	53,590.81	0.00	0.00	0.00
CAPITAL ONE	Uns	0.00	1,416.50	1,416.50	1,416.50	0.00
DEPARTMENT OF EDUCATION	Uns	0.00	135,397.09	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
AMERICAN EXPRESS	Uns	0.00	2,139.93	2,139.93	2,139.93	0.00
AMERICAN EXPRESS	Uns	0.00	2,411.67	2,411.67	2,331.82	0.00
AMERICAN EXPRESS	Uns	0.00	10,163.29	10,163.29	10,157.55	0.00
CITADEL FEDERAL CREDIT UNION	Uns	454.00	452.32	452.32	452.32	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,362.44	1,362.44	1,362.44	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	4,854.78	4,854.78	4,854.78	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	963.93	963.93	963.93	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	426.30	426.30	426.30	0.00
ECAST SETTLEMENT CORP	Uns	0.00	442.97	442.97	442.97	0.00
PORTFOLIO RECOVERY ASSO	Uns	2,469.00	2,469.75	2,469.75	2,469.75	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	352.81	352.81	352.81	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	293.33	293.33	293.33	0.00
RUSHMORE LOAN MANAGEMENT	Sec	0.00	214,236.11	1,950.71	1,950.71	0.00
CITADEL FEDERAL CREDIT UNION	Sec	37,979.00	NA	NA	0.00	0.00
GMAC MORTGAGE	Uns	216,628.00	NA	NA	0.00	0.00
AES/PHEAA-KEYCON	Uns	49,645.00	NA	NA	0.00	0.00
AMEX	Uns	14,643.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	3,162.00	NA	NA	0.00	0.00
BK OF AMER	Uns	8,466.00	NA	NA	0.00	0.00
BLOOMDSNB	Uns	479.00	NA	NA	0.00	0.00
CAP ONE	Uns	5,677.00	NA	NA	0.00	0.00
CAP1/BSTBY	Uns	4,188.00	NA	NA	0.00	0.00
CHASE	Uns	13,916.00	NA	NA	0.00	0.00
DISCOVER FIN SVCS LLC	Uns	10,201.00	NA	NA	0.00	0.00
ECSI	Uns	2,687.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	107,397.00	NA	NA	0.00	0.00
GECRB/CARE CREDIT	Uns	931.00	NA	NA	0.00	0.00
GECRB/JCP	Uns	1,830.00	NA	NA	0.00	0.00
GECRB/PAYPAL SMART CON	Uns	3,609.00	NA	NA	0.00	0.00
GECRB/QVC	Uns	1,151.00	NA	NA	0.00	0.00
GECRB/SNBC	Uns	765.00	NA	NA	0.00	0.00
GECRB/TYDC	Uns	3,942.00	NA	NA	0.00	0.00
GECRB/WALMART	Uns	195.00	NA	NA	0.00	0.00
HSBC BANK	Uns	248.00	NA	NA	0.00	0.00
KOHL'S/CAP1	Uns	1,356.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MACYSDSNB	Uns	6,205.00	NA	NA	0.00	0.00
MCYDSNB	Uns	1,710.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT INC	Uns	457.00	NA	NA	0.00	0.00
NORDSTROM FSB	Uns	1,571.00	NA	NA	0.00	0.00
SEARS/CBNA	Uns	6,959.00	NA	NA	0.00	0.00
STOKES AND CLINTON DRESS	Uns	2,497.00	NA	NA	0.00	0.00
TARGET NB	Uns	1,072.00	NA	NA	0.00	0.00
THD/CBNA	Uns	1,662.00	NA	NA	0.00	0.00
UNVL/CITI	Uns	6,560.00	NA	NA	0.00	0.00
WFCB/HSN	Uns	2,264.00	NA	NA	0.00	0.00
WFFNB/RMS	Uns	483.00	NA	NA	0.00	0.00
WFNNB/BRYLANE HOME	Uns	635.00	NA	NA	0.00	0.00
WFNNB/DRESS BARN	Uns	2,497.00	NA	NA	0.00	0.00
WFNNB/JESSICA LONDON	Uns	1,244.00	NA	NA	0.00	0.00
WFNNB WOMAN/WITHIN	Uns	256.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,950.71	\$ 1,950.71	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 1,950.71	\$ 1,950.71	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 58,839.63	\$ 58,754.04	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,586.70	
Disbursements to Creditors	\$ 60,704.75	
<b>TOTAL DISBURSEMENTS:</b>		\$ 65,291.45

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/15/2018

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.